

**Financial Institution Overview—2000 to YTD 2003**  
**I. Number of Institutions at YTD 2003**

<b>Commercial banks</b>	<b>12/31/01</b>	<b>12/31/02</b>	<b>9/30/03</b>
State-chartered banks at yearend	196	185	182
De novo state banks opened during the year	8	5	9
Conversions to state banks during the year	1	1	1
National banks at yearend	84	83	79
De novo national banks opened during the year	8	5	-
Conversions to national banks at yearend	-	-	1
<b>Credit unions</b>			
State-chartered credit unions at yearend	218	223	219
Conversions to state charter	7	9	1
Federal credit unions at yearend	418	387	377
Conversions to federal charter	-	-	-
<b>Industrial banks</b>			
Industrial banks at yearend	21	19	17
New industrial banks opened	-	-	-
<b>Trust companies</b>			
Trust companies at yearend	14	12	12
New trust companies opened	-	-	-
<b>Savings and loan associations</b>			
Savings and loan associations at yearend	1	1	1
New savings and loan associations opened	-	-	-
<b>Foreign (other nation) bank agencies/branches</b>			
Foreign banks with state agencies/branches at yearend	49	43	40
New agencies/branches opened	-	1	-
Foreign banks with federal agencies/branches	8	8	8
New agencies/branches opened	-	-	-
<b>Foreign (other nation) bank representative offices</b>			
Foreign banks with representative offices at yearend	20	19	14
New representative offices opened	-	3	1
<b>Foreign (other state) bank facilities offices</b>			
Foreign (other state) banks with facilities at yearend	36	33	37
New facility offices opened	3	3	5
<b>Premium finance companies</b>			
Premium finance companies at yearend	68	67	76
New premium finance companies opened	3	6	15

**Financial Institution Overview—2000 to 2003**  
**I. Number of Institutions at YTD 2003 (Continued)**

<b>Transmitters of money abroad</b>	<b>12/31/01</b>	<b>12/31/02</b>	<b>9/30/03</b>
Transmitters of money abroad at yearend	55	55	58
New transmitters of money abroad opened	3	3	5
<b>Issuers of payment instruments</b>			
Issuers of payment instruments at yearend	10	10	11
New issuers of payment instruments opened	-	-	1
<b>Issuers of travelers checks</b>			
Travelers check issuers at yearend	5	5	5
New issuer of travelers checks opened	-	-	-
<b>Business and Industrial Development Corporations (BIDCOs)</b>			
BIDCOs	2	2	1
New BIDCOs opened during the year	1	-	-

**Financial Institution Overview—2000 to 2003**  
**II. Total Assets**  
(in millions of dollars)

<b>Type of Institution</b>	<b>12/31/01</b>	<b>12/31/02</b>	<b>9/30/03</b>
<b><i>Commercial banks</i></b>			
State-chartered banks	\$134,521.9	\$148,669.8	\$135,125.8
National banks	214,228.7	267,468.0	314,611.2
<b><i>Credit unions</i></b>			
State-chartered credit unions	43,740.2	50,534.1	55,253.3
Federal credit unions	33,264.4	36,497.7	40,028.3
<b><i>Industrial banks</i></b>	11,529.2	12,606.9	10,982.8
<b><i>Savings and loan associations</i></b>	305.6	337.6	375.8
<b><i>Foreign Banks</i></b>			
State-chartered agencies and branches of foreign banks	19,669.1	16,777.6	15,409.9
Federal agencies and branches of foreign banks	NA	NA	NA
<b><i>Trust companies</i></b>	651.6	574.7	556.3
<b><i>Premium finance companies</i></b>	\$298.3	\$322.1	NA

NA Not available

December 3, 2003